

Information to identify the case:

Debtor 1	<u>Ledaro Stokes</u>	Social Security number or ITIN	xxx-xx-2614
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carmen L Stokes</u>	Social Security number or ITIN	xxx-xx-4545
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-12533-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ledaro Stokes

Carmen L Stokes
fka Carmen L. Matos

5/10/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ledaro Stokes
Carmen L Stokes
Debtors

Case No. 17-12533-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 10, 2022

User: admin
Form ID: 3180W

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ledaro Stokes, Carmen L Stokes, 324 Reeves Road, Bridgeton, NJ 08302-7218
cr	Bay Atlantic Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516636902	Accounts Receivable Management, Inc., POB 129, Thorofare, NJ 08086-0129
516636916	CSS & S, 120 Park Ave., Scotch Plains, NJ 07076
516636906	Capital Bank/Best Buy/HSBC, POB 2983, Milwaukee, Wisconsin 53201-2983
516636918	Elmer Emergency Physicians, Attn: Accts Receivable Mgmt, 155 Mid Atlantic Parkway, Thorofare, New Jersey 08086
516636920	+ FG&G, 7 Banta Place, Hackensack, NJ 07601-5604
516636921	+ HH&L, 2 Industrial Way West, Eatontown, NJ 07724-2265
516636922	+ LD&V, P.C, POB 1269, Mt. Laurel, NJ 08054-7269
516636925	+ M,W&C, P.C, 216 Haddon Ave., Suite 201, Westmount, New Jersey 08108-2818
516636927	+ NN&Z, 425 Eagle Rock Ave., Roseland, NJ 07068-1717
516871067	+ PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516704273	+ PORTFOLIO RECOVERY ASSOCIATES LLC, Craner Satkin Scheer Schwartz & Hanna PC, 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367
516636931	+ RCS/CVF Consumer Acquisition, 15 S. Main Street, Greenville, SC 29601-2743
516636932	+ S.J. Emergency Physicians, 65 S. State Street, Vineland, New Jersey 08360-4849
516636938	+ TD/Target Card Services, POB 661070, Dallas, Texas 75266-1070

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: Bankruptcy.Notices@pnc.com	May 10 2022 20:37:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
516636903	+ EDI: LTDFINANCIAL.COM	May 11 2022 00:38:00	Advantage Assets II, LLC, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
516636904	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	May 10 2022 20:38:00	Asset Acceptance, POB 1630, Warren, MI 48090-1630
516636905	+ Email/Text: lrichard@bayatlanticfcu.org	May 10 2022 20:38:00	Bay Atlantic Federal Credit Union, 101 W. Elmer Road, Vineland, New Jersey 08360-6312
516658501	Email/Text: laura@redbanklaw.com	May 10 2022 20:37:00	Bay Atlantic Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
516636909	Email/Text: bankruptcy@cavps.com	May 10 2022 20:38:00	Cavalry Portfolio Services, POB 27288, Tempe, AZ 85285
516636907	EDI: CAPITALONE.COM	May 11 2022 00:38:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083

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516636908	EDI: CAPITALONE.COM	May 11 2022 00:38:00	Capital One Bank (USA), N.A./HSBC, POB 71083, Charlotte, North Carolina 28272-1083
516636911	EDI: CITICORP.COM	May 11 2022 00:38:00	Citi Bank, POB 6403, Sioux Falls, South Dakota 57117-6403
516636912	EDI: CITICORP.COM	May 11 2022 00:38:00	Citi Bank/Home Depot, POB 6403, South Dakota, 57117-6403
516636913	EDI: CITICORP.COM	May 11 2022 00:38:00	Citi Bank/Sears, POB 6403, South Dakota, 57117-6403
516636914	+ EDI: WFNNB.COM	May 11 2022 00:38:00	Comenity Bank/Fashion Bug, POB 182273, Columbus, Ohio 43218-2273
516636915	+ EDI: WFNNB.COM	May 11 2022 00:38:00	Comenity Capital Bank/Bosco's, POB 182120, Columbus, Ohio 43218-2120
516636917	+ EDI: CITICORP.COM	May 11 2022 00:38:00	DSNB/Macy's, POB 8113, Mason, Ohio 45040
516636919	Email/Text: bknotice@ercbpo.com	May 10 2022 20:38:00	Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516636910	EDI: JPMORGANCHASE	May 11 2022 00:38:00	Chase Card, POB 15298, Wilmington, Delaware 19850
516636923	+ Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 20:45:34	LVNV Funding, POB 10497, Greenville, South Carolina 29603-0497
516636924	+ Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 20:45:28	LVNV Funding, POB 10497, Greenville, SC 29603-0497
516748755	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 20:45:29	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516636926	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2022 20:38:00	Midland Funding, 2365 Northside Drive, #300, San Diego, CA 92108-2710
516636928	Email/Text: Bankruptcy.Notices@pnc.com	May 10 2022 20:37:00	PNC Mortgage, POB 1820, Dayton, Ohio 45401-1820
516636933	Email/Text: bk-notification@sps-law.com	May 10 2022 20:37:00	Schachter Portnoy, 3490 US Highway 1, Princeton, NJ 08540
516636930	Email/Text: signed.order@pfwattorneys.com	May 10 2022 20:37:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516636929	+ EDI: PRA.COM	May 11 2022 00:38:00	Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, VA 23502-4952
516636935	EDI: AISSPRINT	May 11 2022 00:38:00	Sprint, POB 105243, Atlanta, Georgia 30348-5243
516636936	+ EDI: RMSC.COM	May 11 2022 00:38:00	SYNCB/Dick's Sporting Goods, POB 965005, Orlando, Florida 32896-5005
516636937	+ EDI: RMSC.COM	May 11 2022 00:38:00	SYNCB/Lowes, POB 965005, Orlando, Florida 32896-5005
516636939	EDI: AISTMBL.COM	May 11 2022 00:38:00	T-Mobile, POB 742596, Cincinnati, Ohio 45274-2596
516636940	+ EDI: WFFC.COM	May 11 2022 00:38:00	Wells Fargo Bank, POB 14517, Des Moines, Iowa 50306-3517
516636941	+ EDI: WFFC.COM	May 11 2022 00:38:00	Wells Fargo Bank/The Avenue, POB 14517, Des Moines, Iowa 50306-3517

TOTAL: 32

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516636934		Security Credit Services, LLC, 2623 W. Oxford Loop, Oxford, Mississippi 38655

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation PNC Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Bay Atlantic Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Carmen L Stokes bkdruziako@aol.com
Victor Druziako	on behalf of Debtor Ledaro Stokes bkdruziako@aol.com

TOTAL: 10